



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [PACWEST BANCORP](#)

City/State [BEVERLY HILLS, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [35,885,676](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

PACWEST BANCORP
9701 WILSHIRE BOULEVARD, SUITE 700

BEVERLY HILLS, CA 90212

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	33,673,494			27,034,347			27,554,838			26,018,088			24,335,996		
Net income (\$000)	470,914			-1,354,404			-1,237,574			468,636			465,339		
Number of BHCs in peer group	132			130			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.23	2.65	84	3.77	2.80	91	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92
+ Non-interest income	0.52	1.09	22	0.41	1.21	13	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18
- Overhead expense	1.79	2.21	21	9.40	2.59	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
- Provision for credit losses	-0.58	-0.12	3	1.34	0.66	88	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
+ Securities gains (losses)	0	0.01	63	0.06	0.03	79	0.05	0.02	75	0.10	0.01	97	0.03	0	95
+ Other tax equivalent adjustments	0	0	84	0	0	45	0	0	48	0	0	42	0	0	79
= Pretax net operating income (tax equivalent)	2.56	1.76	89	-6.45	0.91	2	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96
Net operating income	1.86	1.34	87	-6.68	0.70	2	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94
Net income	1.86	1.34	87	-6.68	0.71	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.65	3.12	83	4.55	3.64	91	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94
Interest expense	0.17	0.26	34	0.41	0.58	31	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26
Net interest income (tax equivalent)	3.48	2.85	84	4.13	3.05	91	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.12	10	0.47	0.28	79	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69
Earnings coverage of net loan and lease losses (X)	-237.89	26.30	3	-15.25	20.97	6	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.32	23	1.82	1.58	74	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34
Allowance for loan and lease losses / Total loans and leases	0.99	1.30	25	1.82	1.55	74	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.58	30	0.52	0.71	38	0.55	0.71	42	0.49	0.57	44	0.47	0.61	36
30-89 days past due loans and leases / Total loans and leases	0.10	0.29	21	0.04	0.37	4	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4
Liquidity and Funding															
Net noncore funding dependence	-8.99	-3.31	31	-4.67	6.19	20	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42
Net short-term noncore funding dependence	-9.58	-9.17	41	-5.76	-2.71	30	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74
Net loans and leases / Total assets	56.59	58.81	40	65.71	63	48	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Capitalization															
Tier 1 leverage ratio	8.05	9.07	21	8.66	9.05	44	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67
Holding company equity capital / Total assets	10.92	10.79	55	12.26	11.12	69	12.19	11.16	66	18.51	12.43	96	18.75	12.22	96
Total equity capital (including minority interest) / Total assets	10.92	10.91	53	12.26	11.24	67	12.19	11.29	65	18.51	12.57	96	18.75	12.27	96
Common equity tier 1 capital / Total risk-weighted assets	10.15	12.64	12	10.45	12.26	26	10.53	12.38	24	9.78	12.17	16	10.01	12.12	16
Net loans and leases / Equity capital (X)	5.18	5.47	45	5.36	5.73	42	5.21	5.58	43	3.78	5.21	19	3.69	5.29	17
Cash dividends / Net income	19	27.22	33		49.74			42.30		61.68	33.12	91	61.93	27.31	95
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36
Growth Rates															
Assets	26.24	9.51	92	6.37	16.67	17	10.19	16.68	32	4.04	9.26	38	2.95	7	36
Equity capital	12.40	7.52	78	-29.14	6.54	3	-27.44	6.99	3	2.68	10.49	21	-3.05	7.89	11
Net loans and leases	8.71	-0.66	84	0.45	12.75	15	0.14	9.07	19	4.95	9.10	42	2.95	7.89	27
Noncore funding	-28.32	-21.64	42	-43.53	-6.57	6	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	97.83	103.15	15	98.50	103.27	19	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16
Cash from ops + noncash items + op expense / Op expense + dividends	150.21	155.61	58	175.41	142.45	73	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	726,138	744,674	985,047	1,086,765	1,034,908	-2.49	8.90
Income from lease financing receivables.....	6,657	6,266	8,091	11,080	13,061	6.24	-65.43
Fully taxable income on loans and leases.....	715,179	739,945	977,797	1,087,268	1,042,630	-3.35	4.24
Tax-exempt income on loans and leases.....	17,616	10,995	15,341	10,577	5,339	60.22	
Estimated tax benefit on income on loans and leases.....	5,108	3,307	4,573	3,159	1,606	54.46	
Income on loans and leases (tax equivalent).....	737,903	754,247	997,711	1,101,004	1,049,575	-2.17	7.55
Investment interest income (tax equivalent).....	111,308	81,456	112,236	121,996	122,326	36.65	29.18
Interest on balances due from depository institutions.....	4,886	2,448	3,336	6,479	2,054	99.59	436.33
Interest income on other earning assets.....	1,974	1,356	1,820	1,647	1,767	45.58	61.01
Total interest income (tax equivalent).....	856,071	839,507	1,115,103	1,231,126	1,175,722	1.97	10.55
Interest on time deposits of \$250K or more	1,630	5,950	7,285	8,600	4,638	-72.61	
Interest on time deposits < \$250K.....	3,186	18,351	20,146	40,648	15,250	-82.64	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,370	26,908	32,232	99,212	60,252	-39.16	45.00
Interest on other borrowings and trading liabilities.....	19,319	24,756	29,270	56,804	40,616	-21.96	13.57
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	40,505	75,965	88,933	205,264	120,756	-46.68	-1.57
Net interest income (tax equivalent).....	815,566	763,542	1,026,170	1,025,862	1,054,966	6.81	11.23
Non-interest income.....	132,014	83,181	120,127	121,318	138,925	58.71	75.56
Adjusted operating income (tax equivalent)	947,580	846,723	1,146,297	1,147,180	1,193,891	11.91	17.21
Overhead expense.....	451,748	1,905,325	2,030,308	504,766	519,933	-76.29	35.80
Provision for credit losses.....	-146,500	272,000	293,000	23,000	36,774		
Securities gains (losses)	616	13,167	13,171	25,445	8,176	-95.32	-93.13
Other tax equivalent adjustments	1	0	0	0	1		
Pretax net operating income (tax equivalent).....	646,804	-1,307,585	-1,150,789	644,173	647,369		46.07
Applicable income taxes	163,743	38,627	75,173	164,304	167,977	323.91	4.93
Tax equivalent adjustments	12,147	8,192	11,612	11,233	14,053	48.28	-39.97
Applicable income taxes (tax equivalent).....	175,890	46,819	86,785	175,537	182,030	275.68	-0.23
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	470,914	-1,354,404	-1,237,574	468,636	465,339		76.69
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	470,914	-1,354,404	-1,237,574	468,636	465,339		76.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	470,914	-1,354,404	-1,237,574	468,636	465,339		76.69
Investment securities income (tax equivalent).....	111,308	81,456	112,236	121,996	122,326	36.65	29.18
US Treasury and agency securities (excluding mortgage-backed securities)	6,585	957	1,266	3,990	8,382	588.09	248.97
Mortgage-backed securities	46,617	49,437	64,437	71,981	56,168	-5.70	90.20
All other securities	58,106	31,062	46,533	46,025	57,776	87.06	-2.78
Cash dividends declared.....	89,474	130,310	159,748	289,048	288,193	-31.34	-51.04
Common	89,474	130,310	159,748	289,048	288,193	-31.34	-51.04
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.39	2.90	82	4.14	3.35	90	4.05	3.27	89	4.73	4	87	4.83	3.87	91
Less: Interest expense	0.16	0.24	33	0.37	0.54	31	0.32	0.48	30	0.79	0.98	36	0.50	0.79	24
Equals: Net interest income (tax equivalent)	3.23	2.65	84	3.77	2.80	91	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92
Plus: Non-interest income	0.52	1.09	22	0.41	1.21	13	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18
Equals: adjusted operating income (tax equivalent)	3.75	3.80	52	4.18	4.06	61	4.16	4.04	62	4.41	4.41	53	4.91	4.46	76
Less: Overhead expense	1.79	2.21	21	9.40	2.59	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
Less: Provision for credit losses	-0.58	-0.12	3	1.34	0.66	88	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	61	0.06	0.03	79	0.05	0.02	75	0.10	0.01	97	0.03	0	95
Plus: other tax equivalent adjustments	0	0	84	0	0	45	0	0	48	0	0	42	0	0	79
Equals: Pretax net operating income (tax equivalent)	2.56	1.76	89	-6.45	0.91	2	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96
Less: Applicable income taxes (tax equivalent)	0.70	0.41	91	0.23	0.21	51	0.31	0.23	75	0.67	0.36	93	0.75	0.33	97
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.86	1.34	87	-6.68	0.70	2	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.86	1.34	87	-6.68	0.71	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Memo: Net income (last four quarters)	1.81	1.30	86	-4.61	0.81	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Net income—BHC and noncontrolling (minority) interest	1.86	1.35	87	-6.68	0.72	2	-4.49	0.83	2	1.80	1.20	94	1.91	1.25	94
Margin Analysis															
Average earning assets / Average assets	92.85	93.09	48	91.08	92.11	35	91.53	92.32	38	86.13	91.05	7	85.56	91.48	3
Average interest-bearing funds / Average assets	53.24	61.98	15	54.68	64.67	11	54.69	64.06	13	53.02	65.57	9	48.01	65.56	4
Interest income (tax equivalent) / Average earning assets	3.65	3.12	83	4.55	3.64	91	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94
Interest expense / Average earning assets	0.17	0.26	34	0.41	0.58	31	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26
Net interest income (tax equivalent) / Average earning assets	3.48	2.85	84	4.13	3.05	91	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94
Yield or Cost															
Total loans and leases (tax equivalent)	5.12	4.07	89	5.13	4.35	87	5.15	4.27	89	6.01	5.09	88	6.22	4.95	90
Interest-bearing bank balances	0.15	0.13	84	0.24	0.36	28	0.20	0.27	34	1.69	2.04	30	0.95	1.64	10
Federal funds sold and reverse repos	0.76	0.25	83		0.75		0.92	0.68	71	0	2.44	4	1.85	2.17	33
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.60	3.09	83	4.50	3.61	91	4.38	3.51	92	5.44	4.36	91	5.58	4.20	94
Investment securities (tax equivalent)	2.31	1.77	86	2.92	2.36	87	2.84	2.25	87	3.26	2.76	85	3.20	2.68	82
US Treasury and agency securities (excluding mortgage-backed securities)	1.11	1.23	43	6.42	1.85	95	6.43	1.75	95	4.25	2.32	93	2.28	2.05	68
Mortgage-backed securities	1.63	1.55	60	2.61	2.17	87	2.47	2.05	88	2.82	2.61	77	2.64	2.50	70
All other securities	2.86	2.85	54	3.13	3.28	51	3.05	3.24	47	4.17	4.06	70	4.10	4.20	68
Interest-bearing deposits	0.16	0.22	36	0.52	0.60	47	0.44	0.53	44	1.27	1.10	67	0.80	0.81	52
Time deposits of \$250K or more	0.39	0.70	19	1.31	1.53	28	1.24	1.42	30	1.86	1.96	37	1.27	1.44	31
Time deposits < \$250K	0.46	0.67	25	1.46	1.47	48	1.31	1.36	45	1.94	1.82	52	0.99	1.29	26
Other domestic deposits	0.14	0.16	52	0.33	0.41	43	0.28	0.36	42	1.09	0.93	68	0.73	0.67	64
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.08	0.18	40	0.70	0.71	62	0.55	0.62	59	2.26	1.86	68	2.26	1.51	80
Other borrowed funds and trading liabilities	7.17	1.29	98	1.16	1.54	33	1.16	1.50	34	2.30	2.38	44	2.05	2.28	39
All interest-bearing funds	0.30	0.38	42	0.69	0.82	39	0.59	0.74	36	1.49	1.49	57	1.03	1.19	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	132,014	83,181	120,127	121,318	138,925
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	9,793	7,232	10,351	14,637	16,509
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	28,763	7,385	15,453	12,151	10,431
Net servicing fees	-489	-950	-1,401	-1,512	-1,030
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,742	208	2,150	4,127	5,230
Other non-interest income.....	92,205	69,306	93,574	91,915	107,785
Total overhead expenses	451,748	1,905,325	2,030,308	504,766	519,933
Personnel expense.....	268,750	198,323	271,494	285,862	282,568
Net occupancy expense.....	43,766	43,472	57,555	57,407	53,223
Goodwill impairment losses	0	1,470,000	1,470,000	0	0
Amortization expenses and impairment loss (other intangible assets).....	8,878	11,582	14,753	18,725	24,606
Other operating expenses.....	130,354	181,948	216,506	142,772	159,536
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,104	1,755	1,705	1,816	1,828
Average personnel expense per employee.....	127.73	113	159.23	157.41	154.58
Average assets per employee.....	16,004.51	15,404.19	16,161.20	14,327.14	13,312.91

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income	48.29	58.85	13	227.22	62.06	96	178.93	62.28	96	44.44	61.29	6	44.07	60.88
Percent of Average Assets														
Total overhead expense	1.79	2.21	21	9.40	2.59	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71
Personnel expense.....	1.06	1.23	31	0.98	1.30	19	0.99	1.30	20	1.10	1.41	23	1.16	1.44
Net occupancy expense.....	0.17	0.24	20	0.21	0.26	23	0.21	0.26	24	0.22	0.28	22	0.22	0.28
Other operating expenses.....	0.55	0.72	27	8.20	0.95	97	6.17	0.94	97	0.62	0.97	19	0.76	0.97
Overhead less non-interest income	1.27	1.08	60	8.99	1.27	97	6.93	1.25	97	1.47	1.32	54	1.57	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	47.67	58.34	13	225.02	61.60	96	177.12	61.82	96	44	60.64	6	43.55	60.37
Personnel expense.....	28.36	32.89	25	23.42	32.31	9	23.68	32.36	11	24.92	32.39	16	23.67	32.51
Net occupancy expense.....	4.62	6.26	24	5.13	6.55	24	5.02	6.58	25	5	6.52	20	4.46	6.48
Other operating expenses.....	14.69	18.68	18	196.47	22.16	96	148.41	22.28	96	14.08	21.20	7	15.42	20.90
Total non-interest income	13.93	28.20	18	9.82	28.52	9	10.48	28.83	9	10.58	29.23	8	11.64	28.50
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	1.03	3.25	15	0.85	3.23	14	0.90	3.27	14	1.28	3.88	18	1.38	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....	3.04	0.03	96	0.87	0	96	1.35	0.01	97	1.06	0.02	96	0.87	0.02
Net servicing fees	-0.05	0.56	4	-0.11	-0.04	24	-0.12	0.01	21	-0.13	0.28	8	-0.09	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.18	3.64	15	0.02	3.74	16	0.19	3.92	17	0.36	1.86	24	0.44	1.61
Other non-interest income.....	9.73	9.39	64	8.19	9.49	49	8.16	9.65	48	8.01	10.04	48	9.03	9.86
Overhead less non-interest income	33.74	29.67	56	215.20	31.97	96	166.64	31.93	97	33.43	31.06	45	31.91	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.32	21.49	88		18.64			18.63		25.51	20.56	85	25.95	19.04
Applicable income tax + TE / Pretax net operating income + TE	27.19	23.11	87		22.16			21.18		27.25	23.23	86	28.12	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	13,313,451	11,337,270	11,328,632	10,776,602	10,193,151	17.43	108.96	
Commercial and industrial loans	2,948,203	4,605,770	4,144,992	4,180,061	4,612,227	-35.99	-51.71	
Loans to individuals	404,945	360,203	317,561	438,569	398,157	12.42	57.78	
Loans to depository institutions and acceptances of other banks	4,801	4,801	4,801	4,801	12,103	0.00	-66.20	
Agricultural loans	947	1,298	1,333	1,272	941	-27.04	109.05	
Other loans and leases	3,838,673	2,716,858	3,286,057	3,445,568	2,741,135	41.29	92.40	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	20,511,020	19,026,200	19,083,376	18,846,873	17,957,714	7.80	39.13	
Less: Allowance for loan and lease losses	203,733	345,966	348,181	138,785	132,472	-41.11	37.68	
Net loans and leases	20,307,287	18,680,234	18,735,195	18,708,088	17,825,242	8.71	39.14	
Debt securities that reprice or mature in over 1 year	8,688,214	4,135,527	4,850,562	3,517,314	3,934,499	110.09	191.90	
Mutual funds and equity securities	18,829	1,135	6,147	2,998	4,891	1558.94	764.91	
Subtotal	29,014,330	22,816,896	23,591,904	22,228,400	21,764,632	27.16	65.10	
Interest-bearing bank balances	3,254,612	2,766,021	2,840,197	465,039	209,936	17.66	1181.37	
Federal funds sold and reverse repos	270,000	0	170,000	0	0			
Debt securities that reprice or mature within 1 year	588,712	397,087	385,029	279,873	74,932	48.26	62.65	
Trading assets	0	0	0	0	0			
Total earning assets	33,127,654	25,980,004	26,987,130	22,973,312	22,049,500	27.51	82.13	
Non-interest-bearing cash and due from depository institutions	174,585	187,175	150,464	172,584	175,830	-6.73	-39.04	
Premises, fixed assets, and leases	172,173	162,430	159,021	167,887	34,661	6.00	341.73	
Other real estate owned	13,010	12,813	13,198	440	4,235	1.54	-5.72	
Investment in unconsolidated subsidiaries	16,383	15,043	15,119	14,890	14,758	8.91	9.54	
Intangible and other assets	2,381,871	2,069,251	2,173,510	3,441,693	3,452,370	15.11	-14.07	
Total assets	35,885,676	28,426,716	29,498,442	26,770,806	25,731,354	26.24	68.36	
Quarterly average assets	35,658,130	27,715,523	29,116,310	26,256,015	24,842,885	28.66	70.29	
Average loans and leases (YTD)	19,218,468	19,598,006	19,390,808	18,328,446	16,862,729	-1.94	32.52	
Memoranda								
Loans held-for-sale	0	0	0	0	0		-100.00	
Loans not held-for-sale	20,511,020	19,026,200	19,083,376	18,846,873	17,957,714	7.80	39.17	
Real estate loans secured by 1–4 family	1,926,549	235,165	289,088	227,698	336,306	719.23	750.32	
Commercial real estate loans	11,386,128	11,101,261	11,038,706	10,542,365	9,850,678	2.57	85.49	
Construction and land development	3,774,317	3,484,887	3,395,133	2,970,917	2,360,682	8.31	322.36	
Multifamily	3,956,137	3,444,232	3,539,724	3,580,461	2,804,274	14.86	285.20	
Nonfarm nonresidential	3,655,674	4,172,142	4,103,849	3,990,987	4,685,722	-12.38	-13.33	
Real estate loans secured by farmland	774	844	828	6,539	6,167	-8.29	-87.80	
Total investment securities	9,295,755	4,533,749	5,241,738	3,800,185	4,014,322	105.03	178.27	
U.S. Treasury securities	971,268	5,335	5,302	5,181	403,405	18105.59		
US agency securities (excluding mortgage-backed securities)	10,062	14,841	14,769	17,652	33,181	-32.20	-94.63	
Municipal securities	1,989,928	1,203,030	1,531,616	735,160	1,312,193	65.41	30.70	
Mortgage-backed securities	5,297,509	2,765,690	2,986,636	2,679,907	2,222,893	91.54	290.65	
Asset-backed securities	491,544	369,436	385,379	338,539	20,206	33.05	119.93	
Other debt securities	516,615	174,282	311,889	20,748	17,553	196.42	954.08	
Mutual funds and equity securities	18,829	1,135	6,147	2,998	4,891	1558.94	764.91	
Available-for-sale securities	9,276,926	4,532,614	5,235,591	3,797,187	4,009,431	104.67	177.71	
U.S. Treasury securities	971,268	5,335	5,302	5,181	403,405	18105.59		
US agency securities (excluding mortgage-backed securities)	10,062	14,841	14,769	17,652	33,181	-32.20	-94.63	
Municipal securities	1,989,928	1,203,030	1,531,616	735,160	1,312,193	65.41	30.70	
Mortgage-backed securities	5,297,509	2,765,690	2,986,636	2,679,907	2,222,893	91.54	290.65	
Asset-backed securities	491,544	369,436	385,379	338,539	20,206	33.05	119.93	
Other debt securities	516,615	174,282	311,889	20,748	17,553	196.42	954.08	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	136,603	215,637	238,621	109,095	-8,478	-36.65	12.21	
Available-for-sale securities appreciation (depreciation)	0	7,973	0	7,541	7,227	-100.00		
Structured notes, fair value	492,046	605,258	449,330	486,200	458,143	-18.70	43.78	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	800,132	669,744	744,285	663,356	596,247	19.47	-7.53
NOW, ATS and transaction accounts	3,146,745	1,745,491	2,299,817	1,547,772	585,867	80.28	811.97
Time deposits less brokered deposits < \$250K	-44,204	-312,288	-347,651	410,517	343,937		
MMDA and other savings accounts	25,154,269	19,826,303	20,369,846	14,474,154	15,686,423	26.87	111.45
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	29,056,942	21,929,250	23,066,297	17,095,799	17,212,474	32.50	115.51
Time deposits of \$250K or more	576,048	676,536	532,573	483,609	412,185	-14.85	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	50,000	0	441,000	331,000	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	10,000	5,000	1,349,564	1,040,106	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	113,798	8		-100.00
Brokered deposits < \$250K	926,755	1,359,909	1,341,848	1,655,216	1,249,516	-31.85	
Noncore funding	1,502,803	2,096,445	1,879,421	4,043,187	3,032,815	-28.32	-44.70
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	862,447	463,282	465,812	458,209	453,846	86.16	95.52
Other liabilities	545,050	451,509	491,960	218,914	206,631	20.72	315.08
Total liabilities	31,967,242	24,940,486	25,903,490	21,816,109	20,905,766	28.17	90.59
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,221	1,208	1,207	1,219	1,251	1.08	-0.97
Common surplus	3,035,051	3,125,553	3,100,633	3,306,006	3,722,722	-2.90	-28.49
Retained earnings	880,306	292,561	409,392	1,652,248	1,182,675	200.90	213.92
Accumulated other comprehensive income	98,859	155,474	172,523	78,658	-6,075	-36.41	37.17
Other equity capital components	-97,003	-88,566	-88,803	-83,434	-74,985		
Total holding company equity capital	3,918,434	3,486,230	3,594,952	4,954,697	4,825,588	12.40	-13.74
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,918,434	3,486,230	3,594,952	4,954,697	4,825,588	12.40	-13.74
Total liabilities and capital	35,885,676	28,426,716	29,498,442	26,770,806	25,731,354	26.24	68.36
Memoranda							
Non-interest-bearing deposits	12,881,806	9,346,745	9,193,827	7,244,885	7,892,589	37.82	97.10
Interest-bearing deposits	17,677,939	14,618,950	15,746,891	11,989,739	10,981,586	20.92	93.76
Total deposits	30,559,745	23,965,695	24,940,718	19,234,624	18,874,175	27.51	95.15
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,594,952	4,954,697	4,954,697	4,825,588	4,977,598		
Accounting restatements	0	-5,283	-5,283	938	0		
Net income	470,914	-1,354,404	-1,237,574	468,636	465,339		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	23,906	-50,154	-45,636	-127,701	-276,626		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	8,200	5,132	5,369	8,449	9,148		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	89,474	130,310	159,748	289,048	288,193		
Change in other comprehensive income	-73,664	76,816	93,865	84,733	-43,382		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,918,434	3,486,230	3,594,952	4,954,697	4,825,588		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.10	36.06	48	39.88	36.66	49	38.40	36.22	47	40.26	37.78	43	39.61	37.19	47
Commercial and industrial loans	8.22	11.11	39	16.20	14.40	61	14.05	13.52	55	15.61	12.02	69	17.92	12.85	73
Loans to individuals	1.13	3.60	45	1.27	3.57	47	1.08	3.40	44	1.64	4.20	47	1.55	4.31	42
Loans to depository institutions and acceptances of other banks	0.01	0.02	82	0.02	0.03	80	0.02	0.03	81	0.02	0.04	75	0.05	0.05	82
Agricultural loans.....	0	0.21	28	0	0.20	29	0	0.19	28	0	0.24	32	0	0.30	29
Other loans and leases.....	10.70	4.26	90	9.56	4.66	83	11.14	4.63	90	12.87	5.01	92	10.65	5	87
Net loans and leases.....	56.59	58.81	40	65.71	63	48	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Debt securities over 1 year.....	24.21	18.32	70	14.55	14.80	51	16.44	15.55	55	13.14	14.60	47	15.29	14.63	57
Mutual funds and equity securities	0.05	0.05	66	0	0.06	36	0.02	0.05	46	0.01	0.06	44	0.02	0.06	46
Subtotal	80.85	78.17	55	80.27	79.07	40	79.98	78.16	45	83.03	79.65	41	84.58	79.97	52
Interest-bearing bank balances	9.07	9.37	53	9.73	6.40	76	9.63	7.51	67	1.74	3.06	45	0.82	3.04	24
Federal funds sold and reverse repos	0.75	0.53	80	0	0.80	27	0.58	0.82	82	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.64	1.51	64	1.40	1.85	51	1.31	1.68	50	1.05	1.91	43	0.29	1.96	21
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	92.31	91.57	59	91.39	90.87	58	91.49	91.05	58	85.81	89.53	11	85.69	89.74	10
Non-interest cash and due from depository institutions.....	0.49	0.99	13	0.66	1.03	22	0.51	1.07	12	0.64	1.14	17	0.68	1.21	15
Other real estate owned.....	0.04	0.01	83	0.05	0.03	77	0.04	0.02	81	0	0.03	17	0.02	0.04	37
All other assets.....	7.20	7.39	49	7.95	8.03	48	8	7.82	52	13.54	9.27	90	13.63	8.98	90
Memoranda															
Short-term investments	11.46	12.31	56	11.13	10.21	67	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8
U.S. Treasury securities.....	2.71	1.18	78	0.02	0.91	38	0.02	0.84	41	0.02	1.03	34	1.57	1.04	71
US agency securities (excluding mortgage-backed securities)	0.03	0.75	27	0.05	0.59	31	0.05	0.63	31	0.07	0.54	38	0.13	0.69	42
Municipal securities	5.55	1.70	85	4.23	1.60	82	5.19	1.69	86	2.75	1.34	76	5.10	1.62	86
Mortgage-backed securities	14.76	13.46	59	9.73	11.20	43	10.12	11.75	44	10.01	11.44	41	8.64	11.13	37
Asset-backed securities	1.37	0.47	83	1.30	0.31	87	1.31	0.32	87	1.26	0.28	85	0.08	0.33	64
Other debt securities	1.44	0.51	82	0.61	0.40	73	1.06	0.42	79	0.08	0.39	49	0.07	0.41	50
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	57.16	58.34	41	66.93	63.22	53	64.69	61.72	50	70.40	63.50	61	69.79	63.93	56
Real estate loans secured by 1–4 family	5.37	11.57	24	0.83	12.28	7	0.98	11.91	7	0.85	13.29	8	1.31	13.46	8
Revolving	0.29	1.44	23	0.25	1.72	21	0.35	1.66	24	0.42	2.07	25	0.54	2.27	25
Closed-end, secured by first liens	5.07	9.73	30	0.56	10.10	6	0.61	9.81	7	0.41	10.69	7	0.72	10.57	6
Closed-end, secured by junior liens	0.01	0.19	13	0.01	0.24	14	0.02	0.22	17	0.02	0.28	19	0.04	0.31	21
Commercial real estate loans	31.73	22.35	75	39.05	22.30	90	37.42	22.22	86	39.38	22.23	90	38.28	21.58	88
Construction and land development	10.52	3.40	95	12.26	3.47	96	11.51	3.40	96	11.10	3.44	97	9.17	3.51	94
Multifamily	11.02	3.32	90	12.12	3.10	93	12	3.12	93	13.37	3.01	92	10.90	2.72	92
Nonfarm nonresidential	10.19	14.65	32	14.68	14.72	48	13.91	14.72	45	14.91	14.69	51	18.21	14.44	60
Real estate loans secured by farmland	0	0.35	21	0	0.33	23	0	0.33	24	0.02	0.36	36	0.02	0.41	37

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	64.91	60.51	51	59.59	56.15	47	59.36	57.15	44	57.18	57.46	43	56.76	56.49	45	
Loan Mix, Percent of Gross Loans and Leases																
Real estate loans	9.39	20	21	1.24	19.51	6	1.51	19.43	6	1.21	20.75	7	1.87	21.10	8	
Real estate loans secured by 1–4 family.....	0.50	2.47	21	0.38	2.66	21	0.54	2.64	22	0.59	3.15	22	0.77	3.50	22	
Revolving	8.89	17.35	24	0.86	16.64	6	0.98	16.59	6	0.62	17.39	6	1.10	17.39	5	
Closed-end.....	55.51	37.13	83	58.35	33.63	93	57.84	34.63	90	55.94	33.52	88	54.85	32.14	89	
Commercial real estate loans	18.40	5.69	96	18.32	5.18	98	17.79	5.26	97	15.76	5.09	96	13.15	5.20	94	
Construction and land development.....	4.34	1.19	93	2.37	0.94	83	2.46	0.93	86	1.46	0.94	69	1.24	1.02	63	
1–4 family.....	14.07	4.46	97	15.94	4.09	98	15.33	4.19	98	14.31	4.02	98	11.91	4.05	97	
Other.....	19.29	5.41	93	18.10	4.78	94	18.55	4.96	94	19	4.69	94	15.62	4.10	93	
Multifamily.....	17.82	24.45	33	21.93	22.19	46	21.50	22.93	44	21.18	22.15	46	26.09	21.40	57	
Nonfarm nonresidential	5.03	8.31	33	5.66	7.46	37	5.53	7.68	36	5.36	7.72	38	5.64	8.03	38	
Owner-occupied.....	12.79	15.83	35	16.27	14.52	57	15.97	14.95	55	15.82	14.34	56	20.45	13.38	76	
Other.....	0	0.61	20	0	0.52	21	0	0.54	22	0.03	0.55	35	0.03	0.63	37	
Real estate loans secured by farmland.....	0.02	0.03	80	0.03	0.06	77	0.03	0.06	78	0.03	0.11	73	0.07	0.12	78	
Loans to depository institutions and acceptances of other banks.....	14.37	19.45	36	24.21	22.98	56	21.72	22.17	52	22.18	19.53	64	25.68	20.32	71	
Commercial and industrial loans	1.97	6.58	43	1.89	6.23	43	1.66	6.13	41	2.33	7.13	42	2.22	7.36	39	
Loans to individuals.....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20	
Credit card loans.....	0	0.38	27	0.01	0.31	29	0.01	0.32	28	0.01	0.37	31	0.01	0.46	28	
Agricultural loans.....	0	18.72	842	86	14.28	9.11	73	17.22	9.09	79	18.28	9.85	82	15.26	9.66	78
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)																
Real estate loans	451.36	383.43	59	438.22	387.92	50	422.13	381.27	51	440.63	391.26	50	426.84	379.80	53	
Real estate loans secured by 1–4 family.....	65.31	124.74	27	9.09	130.23	6	10.77	125.03	7	9.31	138.18	7	14.08	137.84	6	
Revolving	3.51	15.53	22	2.80	18.32	21	3.84	17.42	24	4.55	21.26	24	5.82	23.33	25	
Closed-end.....	61.81	107.54	30	6.29	110.40	5	6.93	106.14	6	4.76	115.20	5	8.27	112.79	5	
Commercial real estate loans	386.02	238.58	85	429.10	237.16	89	411.33	234.65	89	431.05	229.44	91	412.50	219.72	88	
Construction and land development.....	127.96	36.07	98	134.70	36.48	98	126.51	35.62	98	121.47	34.95	98	98.85	35.36	97	
1–4 family.....	30.15	7.44	94	17.46	6.64	82	17.52	6.34	86	11.23	6.61	71	9.30	7.04	65	
Other.....	97.80	28.34	98	117.24	28.60	99	108.99	28.16	99	110.24	27.32	99	89.55	27.26	98	
Multifamily.....	134.12	35.29	93	133.13	32.93	93	131.90	32.74	92	146.40	31.04	93	117.43	27.85	92	
Nonfarm nonresidential	123.94	156.30	37	161.27	156.60	50	152.92	155.06	47	163.18	152.10	52	196.21	147.22	63	
Owner-occupied.....	35	52.63	35	41.61	52.43	42	39.32	52.37	41	41.27	53.07	42	42.41	54.89	44	
Other.....	88.94	100.99	39	119.65	101.87	58	113.59	100.54	57	121.91	97.41	62	153.80	91.80	78	
Real estate loans secured by farmland.....	0.03	3.67	21	0.03	3.43	22	0.03	3.44	22	0.27	3.60	35	0.26	4.02	38	
Loans to depository institutions and acceptances of other banks.....	0.16	0.20	82	0.19	0.31	80	0.18	0.28	81	0.20	0.44	74	0.51	0.54	82	
Commercial and industrial loans	99.95	116.17	46	178.03	150.16	62	154.45	139.91	58	170.91	122.02	72	193.14	128.82	75	
Loans to individuals.....	13.73	36.56	48	13.92	36.83	47	11.83	37.47	45	17.93	43.51	47	16.67	42.67	43	
Credit card loans.....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20	
Agricultural loans.....	0.03	2.03	29	0.05	1.99	30	0.05	1.88	31	0.05	2.18	33	0.04	2.72	30	
Other loans and leases.....	130.14	47.63	89	105.01	49.92	83	122.45	49.54	89	140.88	52.44	91	114.79	51.79	88	
Supplemental																
Non-owner occupied CRE loans / Gross loans	52.42	29.25	93	55.18	26.62	95	54.68	27.32	95	53.10	26.45	96	51.66	24.79	96	
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	364.51	187.63	90	405.80	186.45	93	388.83	183.76	93	409.21	178.57	95	388.45	167.93	95	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	399.51	244.92	87	447.42	243.47	91	428.15	240.85	90	450.49	236.10	92	430.87	225.98	90	

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	11.46	12.31	56	11.13	10.21	67	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8
Liquid assets	25.88	29.12	44	19.76	24.65	41	20.51	26.22	35	12.11	22.44	20	11.31	22.72	13
Investment securities	25.90	20.37	66	15.95	17.19	46	17.77	17.85	52	14.20	16.99	40	15.60	17.27	44
Net loans and leases	56.59	58.81	40	65.71	63	48	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Net loans, leases and standby letters of credit	57.55	59.61	45	66.96	63.89	52	64.66	62.48	48	71.21	64.84	61	70.69	65.07	54
Core deposits	80.97	75.52	67	77.14	69.20	64	78.19	70.67	68	63.86	63.09	38	66.89	62.13	52
Noncore funding	4.19	10.15	24	7.37	15.53	26	6.37	14.13	27	15.10	19.36	46	11.79	21.34	25
Time deposits of \$250K or more	1.61	1.67	55	2.38	2.35	60	1.81	2.11	50	1.81	2.94	30	1.60	2.89	28
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0.18	1.44	32	0	1.47	10	1.65	1.94	61	1.29	1.97	54
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.75	0.54	10	0.18	0.59	48	-0.58	0.54	12	1.65	0.48	76	1.29	0.54	68
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0.04	1.75	19	0.02	1.24	22	5.04	3.01	72	4.04	3.67	60
Earning assets that reprice within 1 year	32.83	38.80	33	33.60	38.76	34	33.76	39.38	33	40.16	39.29	52	43.75	40.29	63
Interest-bearing liabilities that reprice within 1 year	3.42	6.64	27	4.95	8.86	32	4.22	8.20	27	9.08	10.19	51	7.37	10.01	40
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	29.41	30.83	43	28.65	27.76	48	29.54	29.11	47	31.08	26.63	59	36.38	27.38	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.99	-3.31	31	-4.67	6.19	20	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42
Net short-term noncore funding dependence	-9.58	-9.17	41	-5.76	-2.71	30	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74
Short-term investment / Short-term noncore funding	309	304.29	66	171.21	149.65	68	203.99	184.19	62	19.07	77.77	24	9.45	66.46	9
Liquid assets - short-term noncore funding / Nonliquid assets	29.91	36.72	45	16.53	24.47	45	18.71	28.18	41	-2.83	16.97	15	-0.45	16.04	21
Net loans and leases / Total deposits	66.45	73.05	34	77.95	82.06	37	75.12	79.43	34	97.26	90.31	72	94.44	90.08	62
Net loans and leases / Core deposits	69.89	78.83	36	85.18	92.26	40	81.22	88.34	39	109.43	103.93	68	103.56	105	52
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.92	1.06	93	9.33	4.54	87	9.93	4.31	90	4.73	1.36	95	-0.38	-1.98	87
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	0.03	0	75		0.02			0.01	0	60	-0.01	-0.05	33
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.80	84.59	80	99.97	86.72	83	99.88	87.23	83	99.92	85.40	87	99.88	81.88	87
U.S. Treasury securities	10.45	6.01	78	0.12	5.26	36	0.10	4.72	39	0.14	6.15	32	10.05	6.99	70
US agency securities (excluding mortgage-backed securities)	0.11	4.24	24	0.33	3.94	30	0.28	4.01	28	0.46	3.49	40	0.83	4.02	39
Municipal securities	21.41	8.38	82	26.53	9.87	84	29.22	9.83	85	19.35	7.75	82	32.69	9.16	92
Mortgage-backed securities	56.99	66.09	36	61	66.61	41	56.98	66.64	35	70.52	67.43	49	55.37	65.45	34
Asset-backed securities	5.29	2.45	75	8.15	1.91	88	7.35	1.91	86	8.91	1.66	89	0.50	2.05	65
Other debt securities	5.56	3.01	78	3.84	2.93	72	5.95	3.01	78	0.55	2.94	47	0.44	2.79	48
Mutual funds and equity securities	0.20	0.29	60	0.03	0.38	36	0.12	0.35	44	0.08	0.40	43	0.12	0.42	47
Debt securities 1 year or less	6.33	8.18	50	8.76	11.25	55	7.35	10.55	48	7.36	11.86	45	1.87	11.91	16
Debt securities 1 to 5 years	21.71	17.39	63	30.08	17.70	77	31.97	17.03	82	24.78	17.94	70	29.72	19.18	72
Debt securities over 5 years	71.76	72.07	42	61.13	68.10	35	60.57	69.86	30	67.78	66.02	41	68.29	64.73	44
Pledged securities	5.29	33.37	14	13.35	37.16	20	8.57	35.67	17	12.79	30.57	24	11.41	33.30	21
Structured notes, fair value	0	0.06	41	0.18	0.02	90	0	0.02	42	0.20	0.03	89	0.18	0.04	89
Percent Change from Prior Like Quarter															
Short-term investments	30.04	64.27	48	319.25	124.80	87	355.79	183.32	79	161.49	26.69	91	-14.75	6.77	22
Investment securities	105.03	32.48	93	18.62	20.30	56	37.93	23.62	75	-5.33	11.75	13	6.39	9.42	59
Core deposits	32.50	16.96	90	25.85	26	58	34.92	26.88	80	-0.68	11.23	5	1.57	7.29	29
Noncore funding	-28.32	-21.64	42	-43.53	-6.57	6	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,942,393	9,602,757	8,490,996
Commit: Secured commercial real estate loans	3,859,060	3,007,346	3,205,264	3,646,729	3,212,539
Commit: Unsecured real estate loans	372,952	328,583	361,985	267,128	61,398
Credit card lines (reported semiannually, June/Dec)			59,727	92,552	64,311
Securities underwriting	0	0	0	0	0
Standby letters of credit	343,896	353,795	337,315	355,478	364,210
Commercial and similar letters of credit	487	26	21	24	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	87,927	10,364	59,867	15,159	24,459
Futures and forward foreign exchange	0	3,834	44,645	21,560	45,467
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	28,463	68,450	28,463	69,584	80,468
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	19,539	25,729	24,081	26,079	31,413
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				30.31	22.01	82	35.87	23.52	82	33	24.05	78		
Standby letters of credit	0.96	0.66	76	1.24	0.72	80	1.14	0.71	78	1.33	0.84	79	1.42	0.92
Commercial and similar letters of credit	0	0.02	47	0	0.02	39	0	0.02	41	0	0.02	37	0	0.02
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts	0.38	47.31	3	0.38	51.49	2	0.53	48.62	3	0.49	68.47	4	0.71	65.81
Interest rate contracts	0.25	35.15	4	0.04	36.10	1	0.20	34.36	1	0.06	47.31	2	0.10	43.84
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32
Interest rate swaps	0.25	20.27	11	0.04	20.71	6	0.20	20.83	8	0.06	28.86	7	0.10	26.74
Foreign exchange contracts	0.08	6.12	63	0.25	5.79	65	0.25	6.01	64	0.34	10.12	61	0.49	10.92
Futures and forward foreign exchange contracts	0	3.76	27	0.01	3.70	54	0.15	3.47	62	0.08	5.23	55	0.18	5.22
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0.08	0.76	78	0.24	0.73	81	0.10	0.77	79	0.26	2.03	79	0.31	2.17
Equity, commodity, and other derivative contracts	0.05	0.91	72	0.09	1.80	68	0.08	1.86	68	0.10	3.32	68	0.12	4.08
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other)	0.05	0.21	81	0.09	0.38	79	0.08	0.37	79	0.10	0.94	76	0.12	1.29
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				46.12	42.82	72	52.39	45.53	73	50.35	44.93	73		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	135,929	108,377	157,056	132,382	181,807
Interest rate contracts	87,927	10,364	59,867	15,159	24,459
Foreign exchange contracts.....	28,463	72,284	73,108	91,144	125,935
Equity, commodity, and other contracts	19,539	25,729	24,081	26,079	31,413
Derivatives Position					
Futures and forwards	0	3,834	44,645	21,560	45,467
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	19,539	25,729	24,081	26,079	31,413
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	19,539	25,729	24,081	26,079	31,413
Swaps	116,390	78,814	88,330	84,743	104,927
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	135,929	108,377	157,056	132,382	181,807
Interest rate contracts	87,927	10,364	59,867	15,159	24,459
Foreign exchange contracts.....	28,463	72,284	73,108	91,144	125,935
Equity, commodity, and other contracts	19,539	25,729	24,081	26,079	31,413
Derivative contracts (excluding futures and FX 14 days or less)	129,318	98,629	147,443	124,891	176,303
One year or less	777	50,344	45,597	28,173	65,727
Over 1 year to 5 years	31,560	32,842	31,653	78,523	85,959
Over 5 years	96,981	15,443	70,193	18,195	24,617
Gross negative fair value (absolute value)	878	81	1,150	755	391
Gross positive fair value.....	6,410	8,356	8,750	4,668	8,392
Held for trading.....	0	0	0	0	0
Non-traded.....	6,410	8,356	8,750	4,668	8,392
Current credit exposure on risk-based capital derivative contracts	2,663	3,614	4,229	1,234	3,599
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	64.69	94.10	9	9.56	94.62	3	38.12	94.10	3	11.45	93.44	2	13.45	92.91	2
Foreign exchange contracts	20.94	3.22	90	66.70	3.07	96	46.55	3.49	95	68.85	3.20	96	69.27	3.39	95
Equity, commodity, and other contracts	14.37	1.21	94	23.74	1.18	96	15.33	1.17	96	19.70	1.64	93	17.28	1.93	94
Futures and forwards	0	12.59	8	3.54	14.59	33	28.43	14.05	75	16.29	13.49	65	25.01	12.78	76
Written options	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	14.37	3.41	88	23.74	3.51	96	15.33	3.42	89	19.70	4.42	91	17.28	4.19	91
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	14.37	3.01	90	23.74	2.98	96	15.33	2.86	91	19.70	3.35	92	17.28	3.20	93
Swaps	85.63	71.71	57	72.72	67.37	45	56.24	68.76	29	64.01	69.75	37	57.71	70.34	28
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	64.69	56.22	55	9.56	54.32	23	38.12	53.82	50	11.45	52.22	28	13.45	50.60	35
Foreign exchange contracts	20.94	0.36	96	66.70	0.39	99	46.55	0.46	98	68.85	0.34	99	69.27	0.57	99
Equity, commodity, and other contracts	14.37	0.11	96	23.74	0.10	98	15.33	0.10	98	19.70	0.13	96	17.28	0.16	96
Derivative contracts (excluding futures and forex 14 days or less)	95.14	91.91	40	91.01	90.28	36	93.88	91.48	42	94.34	93.86	38	96.97	94.47	49
One year or less	0.57	27.90	10	46.45	31.66	71	29.03	32.05	54	21.28	32.17	50	36.15	32.51	65
Over 1 year to 5 years	23.22	29.78	41	30.30	27.15	58	20.15	27.06	44	59.32	30.45	88	47.28	31.16	77
Over 5 years	71.35	29.19	89	14.25	28.15	35	44.69	29.56	68	13.74	28.09	33	13.54	28.71	35
Gross negative fair value (absolute value)	0.65	1.18	33	0.07	1.65	6	0.73	1.55	37	0.57	0.83	43	0.22	0.72	11
Gross positive fair value	4.72	1.59	96	7.71	2.48	99	5.57	2.23	98	3.53	1.19	96	4.62	0.85	98
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	9	0	0.07	4	0	0.07	7	0	0.06	10	0	0.06	6
Gross positive fair value (X)	0	0.06	12	0	0.10	13	0	0.09	10	0	0.07	16	0	0.06	22
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	32	0	0.02	33	0	0.02	35	0	0.01	46	0	0.01	55
Current credit exposure (X)	0	0.05	18	0	0.07	19	0	0.06	17	0	0.05	12	0	0.04	19
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.59	16	0.02	0.91	17	0.02	0.85	17	0.01	0.73	12	0.02	0.53	17

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	348,181	138,785	138,785	132,472	139,455
Gross losses	6,320	75,744	96,097	32,775	60,277
Write-downs, transfers to loans held-for-sale	1,043	303	725	2,408	2,549
Recoveries	8,372	7,308	8,876	16,088	16,520
Net losses	-2,052	68,436	87,221	16,687	43,757
Provision for loan and lease losses	-146,500	272,000	293,000	23,000	36,774
Adjustments	0	3,617	3,617	0	0
Ending balance	203,733	345,966	348,181	138,785	132,472
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.58	-0.12	3	1.34	0.66	89	1.06	0.51	90	0.09	0.15	38	0.15	0.14
Provision for loan and lease losses / Average loans and leases	-1.02	-0.21	3	1.85	1.06	84	1.51	0.82	86	0.13	0.24	36	0.22	0.24
Provision for loan and lease losses / Net loan and lease losses	7,139.38	-65.12	97	397.45	587.54	50	335.93	487.86	51	137.83	130.58	67	84.04	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.32	23	1.82	1.58	74	1.82	1.58	72	0.74	0.83	40	0.74	0.90
Allowance for loan and lease losses / Total loans and leases	0.99	1.30	25	1.82	1.55	74	1.82	1.55	73	0.74	0.81	43	0.74	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40			3.79	11.29	19	3.99	11.58	20	8.32	8.03	68	3.03	7.54
Allowance for loan and lease losses / Nonaccrual assets	213.74	330.05	37	278.95	301.93	59	272.80	299.17	57	150.28	218.72	46	166.98	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	315.83	271.93	71	404.10	249.38	80	381.93	244.34	78	150.28	151.73	62	166.98	160.51
Gross loan and lease losses / Average loans and leases	0.04	0.20	13	0.52	0.35	77	0.50	0.34	75	0.18	0.28	42	0.36	0.30
Recoveries / Average loans and leases	0.06	0.08	45	0.05	0.07	42	0.05	0.07	36	0.09	0.08	63	0.10	0.09
Net losses / Average loans and leases	-0.01	0.12	10	0.47	0.28	79	0.45	0.27	79	0.09	0.21	38	0.26	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	91	0	0	90	0	0	89	0.01	0	89	0.02	0
Recoveries / Prior year-end losses	8.71	25.09	15	22.30	24.77	55	27.08	33.98	43	26.69	36.22	42	20.30	41.30
Earnings coverage of net loan and lease losses (X)	-237.89	26.30	3	-15.25	20.97	6	-9.97	22.91	3	39.31	24.40	79	15.31	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.05	0.02	6	0.07	0.04	76	0.06	0.04	67	0	0.01	35	0.06	0.02
Real estate loans secured by 1–4 family	0	-0.01	56	0.08	0.01	88	0.06	0.01	88	-0.10	0.01	4	-0.04	0.01
Revolving	-0.07	-0.07	30	0.41	0.01	95	0.26	0.01	92	-0.12	0.02	7	-0.10	0.03
Closed-end	0	-0.01	70	-0.07	0.01	6	-0.05	0	11	-0.09	0	4	0	0.01
Commercial real estate loans	-0.05	0.04	6	0.07	0.06	67	0.06	0.07	60	0	0.01	47	0.06	0.01
Construction and land development	0.03	0.01	86	0	0	45	0	0	48	0	-0.01	60	-0.01	-0.03
1–4 family	0	0	57	0	0	26	0	0	29	0	0	55	0	-0.01
Other	0.03	0.01	87	0	0	59	0	0	57	0	-0.01	61	0	-0.02
Multifamily	0	0.01	79	0	0	58	0	0	58	-0.01	0	10	-0.04	0
Nonfarm nonresidential	-0.20	0.05	1	0.18	0.08	80	0.15	0.11	74	0.01	0.02	52	0.15	0.02
Owner-occupied	-0.01	0.01	10	0	0.02	53	0.01	0.02	64	0.01	0.01	76	0.05	0.01
Other	-0.18	0.04	0	0.18	0.05	84	0.14	0.08	78	0	0.01	22	0.10	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.06	0.19	38	1.79	0.46	93	1.85	0.47	93	0.39	0.37	63	0.83	0.31
Loans to individuals	0.32	0.72	33	0.24	1.25	11	1.25	1.13	69	0.15	1.17	10	0.05	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0	0.09	47	0	0.14	35	0	0.15	13	0	0.15	11	-0.01	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		20,298		8,164		8,873		8,540		10,483					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases		64,507		85,615		91,163		92,353		79,333					
Total past due and nonaccrual loans and leases		84,805		93,779		100,036		100,893		89,816					
Restructured 30–89 days past due		0		0		0		0		435					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		13,455		26,602		16,976		54,329		53,011					
Total restructured loans and leases		13,455		26,602		16,976		54,329		53,446					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		36,750		13,679		14,254		12,257		17,265					
Other real estate owned		13,010		12,813		13,198		440		4,235					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		30,809		38,409		36,471		0		0					
Total other assets past due and nonaccrual		30,809		38,409		36,471		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.10	0.29	21	0.04	0.37	4	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.31	0.54	26	0.45	0.66	36	0.48	0.66	39	0.49	0.51	50	0.44	0.54	45
90+ days past due and nonaccrual loans and leases	0.31	0.68	18	0.45	0.84	29	0.48	0.85	30	0.49	0.71	34	0.44	0.75	27
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	41
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.07	0.12	44	0.14	0.14	58	0.09	0.13	46	0.29	0.14	84	0.30	0.16	82
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.10	0.29	21	0.04	0.37	4	0.05	0.40	4	0.05	0.43	3	0.06	0.44	4
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.46	0.55	47	0.65	0.67	54	0.67	0.67	57	0.49	0.53	48	0.44	0.57	44
30+ days past due and nonaccrual assets	0.56	1	24	0.69	1.25	27	0.71	1.29	27	0.54	1.19	12	0.50	1.26	9
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.40	34	0.44	0.52	47	0.43	0.52	46	0.34	0.44	43	0.31	0.48	29
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.42	39	0.48	0.55	48	0.48	0.55	47	0.35	0.48	41	0.32	0.52	26
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.32	0.48	32	0.39	0.61	32	0.40	0.60	31	0.39	0.53	37	0.39	0.60	30
Allowance for loan and lease losses	56.09	67.85	51	32.40	66.38	17	34.07	66.66	21	75.69	115.41	31	76.44	118.28	32
Equity capital + allowance for loan and lease losses	2.77	4.12	33	2.93	5.10	28	3.01	4.97	27	2.06	4.28	23	2.04	4.79	19
Tier 1 capital + allowance for loan and lease losses	3.84	4.89	39	4.22	6.26	31	4.31	6.05	33	4.30	5.65	42	4.24	6.16	32
Loans and leases + other real estate owned	0.56	0.82	34	0.59	0.98	27	0.62	0.97	30	0.56	0.85	29	0.56	0.96	24

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.13	0.25	39	0.04	0.35	9	0.04	0.39	7	0.05	0.38	8	0.06	0.42	6
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.40	0.60	40	0.42	0.70	36	0.41	0.76	28	0.20	0.46	26	0.19	0.57	18
Commercial and industrial	30–89 days past due		0.07	0.24	23	0.05	0.24	24	0.06	0.23	19	0.05	0.31	16	0.08	0.30	17
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.33	0.65	34	0.76	0.80	54	1.03	0.75	72	1.67	0.83	87	1.22	0.76	77
Individuals	30–89 days past due		0.26	0.60	33	0.22	0.74	20	0.40	0.83	27	0.23	0.83	20	0.15	0.84	16
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.12	0.17	54	0.11	0.24	45	0.12	0.28	45	0.11	0.17	52	0.15	0.23	52
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		15.73	0.51	97	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	30
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.03	0.13	53	0.08	0.19	55	0.06	0.15	55	0.02	0.13	41	0.13	0.14	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.20	0.36	40	0.59	0.51	64	0.21	0.65	17	0.75	0.67	65	0.30	0.71	20
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.39	0.76	30	0.87	0.91	59	0.52	0.89	34	1.06	0.73	76	0.93	0.86	63
Revolving	30–89 days past due	0	0.33	6	0	0.40	6	0	0.48	5	0.34	0.45	36	0.29	0.50	33
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.45	1.05	41	1.76	1.28	76	0.72	1.13	49	1.36	1	76	1.01	1.17	68
Closed-end	30–89 days past due	0.21	0.36	41	0.85	0.52	76	0.32	0.65	26	1.14	0.70	79	0.30	0.75	21
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.39	0.71	31	0.48	0.89	33	0.40	0.87	28	0.78	0.70	59	0.87	0.84	62
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0.05	0.03	74
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	26	0.06	0.05	61	0.05	0.04	60	0.08	0.04	75	0.05	0.06	57
Commercial real estate	30–89 days past due	0.12	0.16	54	0.03	0.21	22	0.04	0.26	24	0.03	0.18	20	0.05	0.17	21
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.40	0.48	55	0.41	0.53	51	0.40	0.62	43	0.18	0.23	47	0.16	0.28	36
Construction and development	30–89 days past due	0.34	0.15	82	0.09	0.24	48	0.02	0.28	31	0.05	0.28	38	0.06	0.21	37
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.53	0.31	79	0.01	0.32	24	0.01	0.41	26	0.01	0.20	32	0.02	0.19	33
1–4 family	30–89 days past due	0.34	0.03	97	0.09	0.03	83	0.02	0.03	63	0.05	0.06	63	0.06	0.06	66
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.53	0.02	96	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0.01	0.26	31	0.01	0.35	29	0.01	0.17	38	0.02	0.15	40
Multifamily	30–89 days past due	0	0.09	26	0.01	0.09	54	0	0.09	22	0.01	0.08	44	0.01	0.10	42
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0.01	0.11	42	0	0.05	44	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.02	0.12	27	0	0.21	7	0.09	0.23	40	0.04	0.14	23	0.08	0.17	28
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.70	0.58	68	1.09	0.68	77	1.07	0.80	65	0.47	0.28	76	0.33	0.30	60
Owner Occupied	30–89 days past due	0.02	0.04	44	0	0.07	7	0.09	0.07	68	0.04	0.07	45	0.07	0.09	43
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.70	0.20	91	0.43	0.26	76	0.49	0.27	78	0.46	0.16	90	0.29	0.17	74
Other	30–89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0.01	0.07	22
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.31	11	0.66	0.36	75	0.58	0.44	68	0.01	0.10	23	0.04	0.13	38
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,939,269	3,038,195	3,013,037	3,223,791	3,648,988										
Retained earnings	910,046	362,984	477,619	1,652,248	1,182,675										
Accumulated other comprehensive income (AOCI)	98,859	155,474	172,523	78,658	-6,075										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,948,174	3,556,653	3,663,179	4,954,697	4,825,588										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,204,680	1,089,591	1,086,935	2,569,073	2,575,977										
Accumulated other comprehensive income-related adjustments	98,859	155,474	172,523	78,658	-6,075										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,644,635	2,311,588	2,403,721	2,306,966	2,255,686										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	98										
Common equity tier 1 capital	2,644,635	2,311,588	2,403,721	2,306,966	2,255,588										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	131,000	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	131,000	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	98										
Additional tier 1 capital	131,000	0	0	0	0										
Tier 1 Capital	2,775,635	2,311,588	2,403,721	2,306,966	2,255,588										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	717,408	449,383	451,837	444,463	440,231										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	248,019	277,582	286,434	174,646	169,333										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	965,427	726,965	738,271	619,109	609,564										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	965,427	726,965	738,271	619,109	609,564										
Exited advanced approach tier 2 capital															
Total capital	3,741,062	3,038,553	3,141,992	2,926,075	2,865,152										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,687,870	27,785,946	29,184,537	26,256,015	24,842,885										
Less: Deductions from common equity tier 1 capital	1,204,680	1,089,591	1,086,935	2,569,073	2,576,075										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	34,483,190	26,696,355	28,097,602	23,686,942	22,266,810										
Total risk-weighted assets	26,058,893	22,114,040	22,837,693	23,584,174	22,525,096										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.15	12.59	14	10.45	12.26	27	10.53	12.35	24	9.78	12.11	18	10.01	12.09	16
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.65	13.31	6	10.45	12.97	11	10.53	13.08	8	9.78	12.78	5	10.01	12.85	5
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.36	15.21	41	13.74	15.12	26	13.76	15.23	25	12.41	14.36	15	12.72	14.45	23
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.05	9.07	21	8.66	9.05	44	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		202,725			201,885			203,031			199,030			194,897		0.42	55.88

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	2.90			2.06			2.84			7.32			4.86					
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.80	11.72	33	7.60	11.07	38	7.38	11.03	37	8.14	11.51	40	8.16	10.22	40			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	99,259	225,446	258,532	337,426	685,169	-55.97	-48.93
Dividends	99,000	225,000	258,000	336,000	684,000	-56.00	-48.97
Interest	259	446	532	1,426	1,169	-41.93	-27.04
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	99,259	225,446	258,532	337,426	685,169	-55.97	-48.93
Securities gains (losses)	0	0	0	0	0		
Other operating income	25,412	3,394	10,749	8,856	7,652	648.73	18182.01
Total operating income	124,671	228,840	269,281	346,282	692,821	-45.52	-35.90
Operating Expenses							
Personnel expenses	8,629	2,685	5,374	5,521	4,646	221.38	294.02
Interest expense	0	0	0	0	0		
Other expenses	6,500	8,095	10,205	10,950	11,972	-19.70	-6.72
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	15,129	10,780	15,579	16,471	16,618	40.34	65.20
Income (loss) before taxes	116,127	219,169	256,698	329,269	675,740	-47.01	-37.34
Applicable income taxes (credit)	2,781	-2,622	3,267	-2,202	-7,262		
Extraordinary items							
Income before undistributed income of subsidiaries	113,346	221,791	253,431	331,471	683,002	-48.90	-41.10
Equity in undistributed income of subsidiaries	357,568	-1,576,195	-1,491,005	137,165	-217,663		382.74
Bank subsidiaries	353,894	-1,567,117	-1,484,284	152,310	-202,706		386.97
Nonbank subsidiaries	3,674	-9,078	-6,721	-15,145	-14,957		162.62
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	470,914	-1,354,404	-1,237,574	468,636	465,339		76.69
Memoranda							
Bank net income	452,894	-1,342,117	-1,226,284	488,310	481,294		69.83
Nonbank net income	3,674	-9,078	-6,721	-15,145	-14,957		162.62
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,218,005	103.86	3,810,329	105.14	3,914,728	104.83	5,286,693	5,022,495	10.70	-5.57
Common and preferred stock		4,168,005	102.63	3,760,329	103.76	3,864,728	103.49	5,236,693	4,972,495	10.84	-5.63
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		50,000	1.23	50,000	1.38	50,000	1.34	50,000	50,000	0.00	0.00
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		-334,505	-8.24	-326,549	-9.01	-324,415	-8.69	-327,426	-324,374		
Common and preferred stock		-334,505	-8.24	-326,549	-9.01	-324,415	-8.69	-327,426	-324,374		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		18,829	0.46	423	0.01	5,435	0.15	179	2,417	4351.30	4765.37
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		142,916	3.52	121,334	3.35	125,849	3.37	110,871	242,857	17.79	-70.24
Cash and due from unrelated depository institution		2,000	0.05	2,000	0.06	2,000	0.05	3,090	2,000	0.00	-33.77
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		14,012	0.35	16,485	0.45	10,909	0.29	20,066	20,629	-15.00	-65.38
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		4,061,257	100.00	3,624,022	100.00	3,734,506	100.00	5,093,473	4,966,024	12.06	-13.19
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		7,768	0.19	2,737	0.08	4,500	0.12	3,721	5,381	183.81	402.13
Balance due to subsidiaries and related institutions		135,055	3.33	135,055	3.73	135,055	3.62	135,055	135,055	0.00	0.62
Total liabilities		142,823	3.52	137,792	3.80	139,555	3.74	138,776	140,436	3.65	5.19
Equity Capital		3,918,434	96.48	3,486,230	96.20	3,594,951	96.26	4,954,697	4,825,588	12.40	-13.74
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		1,221	0.03	1,208	0.03	1,207	0.03	1,219	1,251	1.08	-0.97
Common surplus		3,035,051	74.73	3,125,553	86.25	3,100,633	83.03	3,306,006	3,722,722	-2.90	-28.49
Retained earnings		880,306	21.68	292,561	8.07	409,391	10.96	1,652,248	1,182,675	200.90	213.92
Accumulated other comprehensive income		98,859	2.43	155,474	4.29	172,523	4.62	78,658	-6,075	-36.41	37.17
Other equity capital components		-97,003	-2.39	-88,566	-2.44	-88,803	-2.38	-83,434	-74,985		
Total liabilities and equity capital		4,061,257	100.00	3,624,022	100.00	3,734,506	100.00	5,093,473	4,966,024	12.06	-13.19
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		135,055	3.33	135,055	3.73	135,055	3.62	135,055	135,055	0.00	0.62
Notes payable to subsidiaries that issued TPS		131,000	3.23	131,000	3.61	131,000	3.51	131,000	131,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	16.71	12.52	83	-45.52	6.29	3	-32.07	7.29	3	9.63	9.68	50	9.67	10.40	41
Bank net income / Average equity investment in banks	15.05	12.35	75	-43.68	6.43	3	-30.27	7.45	3	9.53	10.51	46	9.63	11.19	36
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	96.17	96.45	24		87.60			88.16		104.20	82.22	59	103.43	82.56	54
Nonbank net income / Parent net income	0.78	3.22	50		4.43			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	3.64	16.51	20	3.95	20.37	19	3.88	20.06	17	2.80	20.43	15	2.91	20.88	17
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	3.34	13.41	22	3.76	17.04	20	3.64	16.67	19	2.64	16.36	18	2.71	17.10	20
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	97.83	103.15	15	98.50	103.27	19	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16
Total investment in subs / Equity capital	99.11	108.29	15	99.93	110.46	17	99.87	110.16	20	100.09	111.07	25	97.36	112.48	9
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.14	0.27	20		0.69			0.47		-0.10	0.36	21	-0.38	0.35	14
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	116.53	152.56	40	164.05	128.63	76	151.72	136.59	66	114.06	177.68	27	229.68	162.34	78
Cash from ops + noncash items + op expense / Op expense + dividend	150.21	155.61	58	175.41	142.45	73	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.32	94.59	70	106.64	140.42	43	107.92	134.08	45	57.16	116.34	12	118.71	103.19	71
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91				2,016.32					1,968.54	2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,483.81	1,896.20	88	6,399.77	1,413.95	93	5,942.01	1,539.23	90	5,061.11	1,632.83	91	10,416.64	1,369.37	96
Dividends + interest from subsidiaries / Interest expense + dividends	110.94	174.48	33	173.01	144.62	69	161.84	150.43	63	116.74	210.80	20	237.75	188.90	72
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.35	3.29	58	3.29	3.69	55	3.27	3.85	53	2.11	2.64	56	4.80	2.61	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	78.94	69.90	66	58.75	84.44	33	63.03	81.10	41	87.20	57.84	78	42.20	57.26	34
Dividends declared / Net income	19	27.22	33		49.77			42.29		61.68	33.08	91	61.93	27.33	95
Net income – dividends / Average equity.....	13.53	9.25	81	-49.90	3.19	3	-36.20	4.14	3	3.69	6.46	17	3.68	7.33	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	110.65	160.45	41	172.67	130.19	70	161.50	132.17	64	116.24	178.13	34	237.34	157.73	71
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	110.65	213.42	29	172.67	167.02	63	161.50	174.85	56	116.24	260.40	21	237.34	215.26	63
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.86	43.30	27		61.85			60.28		68.81	66.55	53	142.12	60.71	95
Interest income from bank subsidiaries.....	0.06	0.11	73		0.48			0.36		0.29	0.54	67	0.24	0.52	66
Management and service fees from bank subsidiaries	0	0.87	38		1.79			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0			0		0	0	46	0	0	47
Operating income from bank subsidiaries	21.92	48.70	24		71.13			62.88		69.10	69.36	46	142.36	63.43	93
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	66.90	8		52.29			56.39		82.95				51.40	
Interest income from nonbank subsidiaries.....	0	2.38	31		4.57			7.38		20.25				18.56	
Management and service fees from nonbank subsidiaries	0	0.66	39		0.93			0.86		1.92				2.96	
Other income from nonbank subsidiaries.....	0	0.11	44		0.20			0.16		1.06				0.15	
Operating income from nonbank subsidiaries	0	94.31	2		70.62			79.84		150.41				99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51		61.23				48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40		6.54				3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44		0.36				0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01		0.29				0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20		76.49				61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	79.41	72.55	33	98.32	68	70	95.81	69.76	56	97.03	67.32	63	98.73	65.18	73
Interest income from bank subsidiaries.....	0.21	0.27	77	0.19	1.03	64	0.20	0.63	64	0.41	0.80	68	0.17	0.92	61
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	79.62	82.68	27	98.52	80.80	55	96.01	82.20	41	97.44	78.80	48	98.90	74.20	57
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	